JS 44 (Rev 06/17)	ase 2.18-cv-04	340-ÇMR Doci	ument 1 Filed 11/ VER SHEET	08/18 Page 1 of	14 5 - 4840
The JS 44 civil cover sheet and provided by local rules of court purpose of initiating the civil de	the information contained in This form, approved by the cocket sheet SFE INSTRUC	here in neither replace nor s ne sudicial Conference of t TIONS ON NEXT PAGE OF T	supplement the filing and service the United States in September 1 FIS FORM)	e of pleadings or other papers a 1974, is required for the use of	as required by law, except as the Clerk of Court for the
I. (a) PLAINTIFFS	100		DEFENDANTS		4840
Hannah Curran			Amica Mutual Insu	rance Company	
(b) County of Residence of	f First Listed Plaintiff N	Montgomery County (SES)	NOTE IN LAND CO	of First Listed Defendant (IN U.S. PLAINTIFF CASES OF DIDEMNATION CASES, USE TO OF LAND INVOLVED	
(c) Attorneys (Firm Name, A Vanderveen O'Neill Harts 1219 Spruce Street Philadelphia, PA 19107	Address. and Telephone Number Shorn & Levin - 215-54	0 1000	Attomeys (If Known) Mennies & Palmer 10 East 6th Ave, S Conshohocken, PA		
II. BASIS OF JURISDI	CTION (Place an "X" in O	ne Box Only)		RINCIPAL PARTIES	(Place an "X" in One Box for Plaintiff
Cl 1 US Government Plaintiff	T 3 Federal Question (U.S. Government)	Voi a Party)	,	DEF  I Incorporated or Prior of Business In T	his State
T 2 U S Government Defendant	Diversity (Indicate Citizenshi)	p of Parties in Item III)	Citizen of Another State	2	
			Citizen or Subject of a T Foreign Country	3 🗇 3 Foreign Nation	d 6 %
IV. NATURE OF SUIT	(Place an "X" in One Box On	ly)	FORFEITURE/PENALTY «		of Suit Code Descriptions OTHER STATUTES
☐ 110 Insurance ☐ 120 Manne ☐ 130 Miller Act ☐ 140 Negonable Instrument ☐ 150 Recovery of Overpayment & Enforcement of Judgment ☐ 151 Medicare Act ☐ 152 Recovery of Defaulted Student Loans (Excludes Veterans) ☐ 153 Recovery of Overpayment of Veteran s Benefits ☐ 160 Stockholders' Surts ☐ 190 Other Contract ☐ 195 Contract Product Liability ☐ 196 Franchise   REAL PROPERTY ☐ 210 Land Condemnation ☐ 220 Foreclosure ☐ 230 Rent I ease & Ejectment ☐ 245 Tort Product Liability ☐ 290 All Other Real Property	PERSONAL INJURY ☐ 310 Airplane ☐ 315 Airplane Product Liability ☐ 320 Assault Libel &	PERSONAL INJURY  365 Personal Injury - Product Liability  367 Health Care' Pharmaceutical Personal Injury Product Liability  368 Asbestos Personal Injury Product Liability  PERSONAL PROPERTY  370 Other Fraud  371 Truth in Lending  380 Other Personal Property Damage Product Liability  PRISONER PETITIONS  Habeas Corpus:  463 Alien Detainee  510 Motions to Vacate Sentence  530 General  535 Death Penalty Other'  540 Mandamus & Other  550 Civil Rights  555 Prison Condition  560 Civil Detainee - Conditions of Confinement	☐ 625 Drug Related Seizure of Property 21 USC 881 ☐ 690 Other	☐ 422 Appeal 28 USC 158 ☐ 423 Withdrawal 28 USC 157  PROPERTY RIGHTS ☐ 820 Copyrights ☐ 830 Patent ☐ 835 Patent · Abbreviated New Drug Application ☐ 840 Trademark SOCIAL SECURITY ☐ 861 HiA (1395ff) ☐ 862 Black Lung (923) ☐ 864 DSID Tirle XVI ☐ 865 RSI (405(g)) ☐ 865 RSI (405(g)) ☐ 871 IRS Third Party ☐ 26 USC 7609	□ 375 False Claims Act □ 376 Qui Tam (31 USC 3729(a)) □ 400 State Reapportionment □ 410 Antitrust □ 430 Banks and Banking □ 450 Commerce □ 460 Deportation □ 470 Racketeer Influenced and Corrupt Organizations □ 480 Consumer Credit □ 490 Cable/Sat TV □ 850 Securities/Commodities/ Exchange □ 890 Other Statutory Actions □ 891 Agricultural Acts □ 893 Environmental Matters □ 895 Freedom of Information Act □ 896 Arbitration □ 899 Administrative Procedure Act/Review or Appeal of Agency Decision □ 950 Constitutionality of State Statutes
Original Proceeding  X2 Removed from State Court  Appellate Court  Another District  Anoth					
VII. REQUESTED IN COMPLAINT:		ed motorist benefits IS A CLASS ACTION 3, F R Cv P	DEMAND \$	CHECK YES only JURY DEMAND:	if dentanded in complaint
VIII. RELATED CASE IF ANY		ЛUDGE		DOCKET NUMBER	MDV - 8 2018
DATE     8   9		SIGNATURE OF AUTOR		uls	

APPLYING IFP JUDGE MAG JUDGE RECEIPT # \_\_\_\_ AMOUNT \_\_\_\_

# Case 2:18-cv-04840-CMR Document 1 Filed 11/08/18 Page 2 of 14 UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA DESIGNATION FORM (to be used by course) or pro-se plaintiff to indicate the category of the case for the purpose of assignment to the appropriate calendar)

4840

Address of Plaintiffe 800 E. Lancaster Avenue, Villanova, PA 19085			
Address of Defendant 100 Amica Way, Lincoln, RI 02865			
Place of Accident, Incident or Transaction: U.S. Route 15, Tioga Township, PA			
RELATED CASE, IF ANY:			
Case Number Date Terminated			
Civil cases are deemed related when Yes is answered to any of the following questions			
I Is this case related to property included in an earlier numbered suit pending or within one year Yes Previously terminated action in this court?			
Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court?			
Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action of this court?			
4 Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights  Yes  No  Verification of the same individual?			
I certify that, to my knowledge, the within case is / is not related to any case now pending or within one year previously terminated action in this court except as noted above			
DATE			
CIVIL: (Place a √in one category only)			
A. Federal Question Cases:  B. Diversity Jurisdiction Cases.			
Indemnity Contract, Marine Contract, and All Other Contracts  FELA Jones Act-Personal Injury  Antitrust Feature Labor-Management Relations Civil Rights Habeas Corpus  Insurance Contract and Other Contracts Airplane Personal Injury Assault, Defamation Marine Personal Injury Motor Vehicle Personal Injury Other Personal Injury Products Liability			
8 Habeas Corpus   8 Products Liability - Asbestos   9 Securities Act(s) Cases   9 All other Diversity Cases   10 Social Security Review Cases   11 All other Federal Question Cases   (Please specify)			
9 Securities Act(s) Cases 9 All other Diversity Cases 10 Social Security Review Cases (Please specify)			
9 Securities Act(s) Cases 9 All other Diversity Cases (Please specify) 9 All other Diversity Cases			
9 Securities Act(s) Cases 9 All other Diversity Cases 10 Social Security Review Cases (Please specify) 9 All other Federal Question Cases (Please specify)			
9 Securities Act(s) Cases 10 Social Security Review Cases 11 All other Federal Question Cases (Please specify)  ARBITRATION CERTIFICATION (The effect of this certification is to remove the case from eligibility for arbitration)  L,			
ARBITRATION CERTIFICATION  (The effect of this certification is to remove the case from eligibility for arbitration)  I,			

# IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

### CASE MANAGEMENT TRACK DESIGNATION FORM

Hannah Curran	:	CIVIL ACTION	
v.	:	18	4840
Amica Mutual Insurance Company	:	NO	

In accordance with the Civil Justice Expense and Delay Reduction Plan of this court, counsel for plaintiff shall complete a Case Management Track Designation Form in all civil cases at the time of filing the complaint and serve a copy on all defendants. (See § 1:03 of the plan set forth on the reverse side of this form.) In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a Case Management Track Designation Form specifying the track to which that defendant believes the case should be assigned.

#### SELECT ONE OF THE FOLLOWING CASE MANAGEMENT TRACKS:

(a)	Habeas Corpus - Cases brought under 28 U.S.C. § 2241 through § 2255.	(	)
(b)	Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits.	(	)
(c)	Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2.	(	)
(d)	Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos.	(	)
(e)	Special Management – Cases that do not fall into tracks (a) through (d) that are commonly referred to as complex and that need special or intense management by the court. (See reverse side of this form for a detailed explanation of special management cases.)	()	$\downarrow$
(f)	Standard Management Cases that do not fall into any one of the other tracks.	(b)	4)

Telephone	FAX Number	E-Mail Address
610-490-8001	570-846-2987	rmennies@menniespalmer.com
Date	Attorney-at-law	Attorney for
11/8/18	Richard J. Mennies	Amica Mutual Insurance Company

(Civ. 660) 10/02

Caşe 2:18-cv-04840-CMR \*Document 1 Filed 11/08/18 Page 4 of 14

IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

. . . .

Hannah Curran

vs. :

Amica Mutual Insurance Company

NO:

**18 4840** 

### NOTICE OF REMOVAL

# TO: UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Defendant Amica Mutual Insurance Company, by and through its attorney, Richard J. Mennies, Esquire, hereby files this Notice of Removal of the above-captioned matter from the Court of Common Pleas of Philadelphia County, Pennsylvania, the jurisdiction in which it is now pending, to the United States District Court for the Eastern District of Pennsylvania, and in support thereof, avers as follows:

- 1. Plaintiff filed a Complaint in the Court of Common Pleas of Philadelphia County on October 12, 2018, and docketed at 181001669. (See attached Exhibit "A").
  - 2. The Complaint was served on Defendant on October 15, 2018.
- 3. The Complaint seeks damages as a result of an automobile accident which occurred on or about January 29, 2017, and involves a claim for insurance benefits from this accident.
- 4. At the time this action was commenced and continuing to the present, Defendant Amica Mutual Insurance Company (hereinafter "Amica") is organized and exists pursuant to the Rhode Island Corporation and maintains its principal place of business in Lincoln, Rhode Island.

5. At the time this action was commenced and continuing to the present, Plaintiff is

a resident and citizen of the Commonwealth of Pennsylvania, residing at 800 E. Lancaster

Avenue, Villanova, Pennsylvania 19085.

6. The amount in controversy, based on the allegations of the Complaint, exceeds

the sum of \$75,000.00 exclusive of interest and costs.

7. The present lawsuit is removable from State Court to the District Court of the

United States pursuant to 28 U.S.C. §1332(a)(1) and §1441(a).

8. Copies of all process, pleadings and orders that have been received by Defendant

are filed herewith.

9. This Notice is timely, having been filed within thirty days of service of the

Complaint.

WHEREFORE, Defendant request that this action be removed from the Court of

Common Pleas of Philadelphia County, Commonwealth of Pennsylvania to the United States

District Court for the Eastern District of Pennsylvania.

Dated: 11/8/18

MAYERS, MENNIES & SHERR, LLP

BY: Ward / Kerreux RM1252

RICHARD J. MENNIES, ESQUIRE #43966

Validation of Signature Code RM1252

10 E. 6<sup>th</sup> Avenue, Suite 300

Conshohocken, PA 19428

610-490-8001

rmennies@menniespalmer.com

2

# IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Hannah Curran	:
	:
VS.	: NO:
	:
Amica Mutual Insurance Company	:

#### **CERTIFICATE OF SERVICE**

I, RICHARD J. MENNIES, ESQUIRE, Attorney for Defendant, hereby certify that a true and correct copy of the foregoing Notice of Removal has been served on the following via email, on the date listed below:

Van der Veen O'Neill Hartshorn & Levin Michael T. van der Veen, Esquire 1219 Spruce Street Philadelphia, PA 19107

**MENNIES & PALMER, LLC** 

Dated: 11 8 18

 $3\mathbf{Y} \cdot \mathbf{Z}$ 

MMUS RM1252

RICHÁRD J. MENNIES, ESQUIRE #43966

Validation of Signature Code RM1252

10 E. 6<sup>th</sup> Avenue, Suite 300 Conshohocken, PA 19428

610-490-8001

rmennies@menniespalmer.com

Exhibit A

VAN DER VEEN, O'NEILL, HARTSHORN & LEVIN

BY: Michael T. van der Veen

V.

Lincoln, RI 02865

ID No. 75616 1219 Spruce Street Philadelphia, PA 19107 Pt. (215) 546, 1000

P: (215) 546-1000 MAJOR JURY (215) 546-8529 ATTORNEY FOR PLATVIFFS

HANNAH CURRAN : COURT OF COMMON PLEAS 800 E. Lancaster Avenue : PHILADELPHIA COUNTY

Villanova, PA 19085

· CIVIL ACTION

Plaintiff,

: OCTOBER TERM, 2018

AMICA MUTUAL INSURANCE .

COMPANY . No. 100 Amica Way :

Defendant.

#### NOTICE TO DEFEND

NOTICE

You have been such in court. If you wish to defend against the cauris set torth in the following pages, you must take action within twenty (20) days often this e-stoplains and notice are served, by entering a written appearance personally or by atterney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fall to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintoff. You may how money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TILEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHIRE YOU CAN GET LEGAL HELP.

PHILADEL PHIA BAR ASSOCIATION
LAWYER REFERRAL AND INFORMATION SERVICE
One Reading Center
Oblidatelphia Pennsylvania 19107
Telephoni 215 238-6332

12.15

Filed and Attested by the Office of Judicial Records
12,007 2018, 03:34 pm
M. BRYANT

- 23

Te han demandado a usted en la corte. So usaed quiere defenderse de estas demandado expuestas en las paginas signiciates instel tiene corte, (20) dias de plazo al pario de la fecha de la demanda s'a montra cion l'aco falta asentar una comparesineia escripi e en pursona a com un abogado y entregar a la corte en forma cacrita sios defensas costo objectiones a las demandas en contra de su persona. Sea asosado que se instedido se defiende la corte tennara medidas y puede contrugar lo demanda en contra suya sim previo avisió nonficación. A fenas do corte puede decidir a favor del demandante y requere puede cerdor compla con rodas las provisiones de esta demanda de vegorere, por ested cumpla con rodas las provisiones de esta demanda de será puede cerdor dinero o sus propiedades u otros defechos importandes por l'usted LLELYE. ESTA. DEMANDA. A UN MORGADO IMMEDIATAMENTE. SUNO TIENTE ABOGADO O N. NO. TIENDE EL OINFRO SUFICIANTE DE PAGAR FAL SURVICIO VANA EN PERSONA O HAME POR TIELLITONO NELA OFICIA AVERTICAVA DIRECCION SE ENCIPENTRA ESCRITA ABATO PARA AVERTICIARA DONDE. SE PUEDE CONSECUER. ANISTENCIA LEGAL

ASSOCIACION DE LICENCEADOS DE ELEMBELLA SERVIÇO DE REFERENCIA E INFORMACIONI LIGAL Onc Reading Center E-ladelfia (Paniss) Sania (612) Tol-fano (215-238-63) VAN DER VEEN, O'NEILL, HARTSHORN & LEVIN

BY: Michael T. van der Veen

ID No. 75616 1219 Spruce Street Philadelphia, PA 19107

P: (215) 546-1000 MAJOR JURY

F: (215) 546-8529 ATTORNEY FOR PLAINTIFF

HANNAH CURRAN

: COURT OF COMMON PLEAS

800 E. Lancaster Avenue Villanova, PA 19085 PHILADELPHIA COUNTY

Plaintiffs,

CIVIL ACTION

**OCTOBER TERM, 2018** 

AMICA MUTUAL INSURANCE COMPANY

100 Amica Way Lincoln, RI 02865

٧.

No.

Defendant.

#### **COMPLAINT IN CIVIL ACTION**

- 1. Plaintiff Hannah Curran is an adult individual who, at all times relevant hereto, resided at Villanova University the address indicated above.
- Defendant Amica Mutual Insurance Company (hereinafter "Amica"). Is an insurance company incorporated under the laws of Rhode Island with a principal place of business located at the address indicated above and is registered to do business with the Pennsylvania Department of Insurance and regularly conducts business in Philadelphia. Pennsylvania.

# COUNT I. BREACH OF CONTRACT

- 3 Plaintiff incorporates by reference thereto the preceding paragraphs as though the same were set forth herein at length
- 4. On or about January 29, 2017, at approximately 6:30 p.m., Plaintiff Hannah Curran was travelling southbound on U.S. Route 15 on the bridge over Mill Creek in Lioga

Township. Pennsylvania, and had pulled over to the side of the road on the shoulder and out of the travel lane.

- 5 On the aforementioned date and place, a vehicle owned and operated by an underinsured vehicle (hereinafter "tortfeasor") was also traveling southbound on U.S. Route 15 when she lost control of her vehicle and rear-ended Plaintiff Hannah Curran, causing Plaintiff Hannah Curran to suffer serious bodily injury, as will be described below.
- 6. Prior to the date of the accident, Defendant Amica issued a policy of automobile insurance, known as Policy No. 97093820QS (hereafter "the Policy").
- 7. The policy was in full force and effect on the date of the accident. Said policy contained a UM'UIM Endorsement with policy limits of \$500,000.00. As the driver of the aforementioned motor vehicle insured by Defendant, and a named beneficiary under the Policy. Plaintiff Hannah Curran is entitled to Uninsured/Underinsured Motorist coverage thereunder.
- 8. The tortfeasor was underinsured, whose carrier previously tendered its minimal policy limits to the Plaintiff Hannah Curran after Plaintiff Hannah Curran received permission from the Defendant to accept the policy.
- Said tortfeasor is considered underinsured and a claim was made by Plaintiff
   Hannah Curran, pursuant to the policy.
- 10. As a direct and proximate result of the negligence of the underinsured Tortleasor. Plaintiff Hannah Curran suffered serious and permanent personal injuries, both physical and emotional, including but not limited to a concussion, traumatic brain injury, memory loss, cognitive disability, headaches and nausea; was caused to endure pain, suffering, mental shock and anguish; incurred medical expenses and will in the future incur additional medical expenses.
- 11. As a direct and proximate result of the negligence of the underinsured Tortfeasor Plaintiff Hannah Curran was prevented from attending to her normal activities and duties: lost

time from school and the resultant loss of tuition: suffered impairment of future earning capacity, suffered a diminution of her quality of life, will endure future pain and suffering, and was otherwise injured and damaged

- As a further result of the negligence of the undermsured Fortfeasor. Plaintift Hannah Curran has been obligated to receive and undergo medical attention and care for the injuries, to incur various expenses for said care and may be obligated to continue to expend such sums and to incur such expenses for an indefinite period of time in the future.
- 13. As a further result of the negligence of the underinsured Tortfeasor. Plaintiff Hannah Curran has suffered a loss of income and earning capacity in the future.
- 14. As a direct result of the negligence of the underinsured Tortfeasor, Plaintiff Hannah Curran has or may hereafter incur other financial expenses or losses to which he may otherwise be entitled to recover.
- 15. Plaintiff Hannah Curran made an Underinsured Motorist claim to Defendant Amica under the policy regarding the aforementioned motor vehicle accident Plaintiff provided Defendant with medical records, outstanding bills and associated documents in seeking Plaintiff's policy limits.
- 16. Defendant Amica has refused to settle Plaintiff Hannah Curran's valid claim with a reasonable estimate of Plaintiff Hannah Curran's injuries and damages, in violation of its contractual and statutory obligations
- Defendant has a contractual obligation to compensate Plaintiff Hannah Curran for her damages, which they have breached.
- 18. Plaintiff Hannah Curran demands that the Defendant make payment to compensate the Plaintiff pursuant to its Underinsured Motor Vehicle Policy, which is a valid claim, an obligation that the Defendant has not met

19 Accordingly, Plaintiff Hannah Curran seek recovery under the terms of the policy with Defendant, together with all other statutory damages as is legally appropriate under 42 Pa Cons Stat. §8371, including reasonable attorney's fees, costs and interest

WHEREFORE, Plaintiff Hannah Curran demands damages of Defendant in a sum in excess of lifty Thousand (\$50,000.00) Dollars including, pursuant to the above statute, interest, punitive damages, court costs and attorney's fees.

# COUNT II. BAD FAITH

- 20 Plaintiff incorporates by reference thereto the preceding paragraphs as though the same were set forth herein at length
- On or about February 7, 1990, the Governor of Pennsylvania signed into law 42 P.S. Section 8371, effective July 1, 1990, titled, "Actions on Insurance Policies", which provides a private cause of action for bad faith against insurance companies as follows.

"In an action arising under an insurance policy, if the court finds that the insurer has acted in bad faith toward the insured, the court may take all of the following actions

- i Award interest on the amount of the claim from the date the claim was made by the insured in an amount equal to the prime rate of interest plus 3%.
- (2) Award punitive damages against the insurer
- (3) Assess court costs and attorney fees against the insurer".
- Defendant has failed to provide payment of Plaintiff's medical bills and/or lost wages under the policy of insurance in force on the day of the accident.

WHEREFORE, Plaintiff demands of Defendant the payment of medical bills, plus reasonable attorney's fees, costs and interest on said overdue benefits.

BY

VAN DER VEEN, O'NEILL, HARTSHORN & LEVIN

DATE

Michael T van der Veen, Esq

Attorney for Plaintiff

### **VERIFICATION**

I, Michael I van der Veen, Esquire, verify that I am the attorney for Plaintiff herein and that the statements made herein are true and correct to the best of my knowledge, information and belief.

I further understand that this statement is made subject to the penalties of 18 Pa C S \$ 4904 relating to the unsworn falsification to authorities.

Michael T. van der Veen, Esq

Attorney for Plaintiff

Date: 10/12/18